

XML Standards Release 4.0.0 Goes Live

The much anticipated CSIO XML Standards Release 4.0.0 is now available. This latest release is based on the ACORD version 1.7.0 and includes CSIO data elements and code lists. The transition from release 3.4.1 to 4.0.0 represents a change for the better in the structure of the XML. These improvements will allow members to build and send expanded XML data streams for business outside of the usual Personal Lines automobile and habitational messages.

Thirty different Commercial Lines brokers, broker management system vendors and insurance companies worked hard leading an initiative to develop

a comprehensive set of business requirements for the XML Standards Release 4.0.0. These CSIO members spent the past 18 months creating extensive additions, ensuring that Canadian content requirements for Commercial insurance messages are successfully satisfied. As a result, CSIO has an industry built model for handling small to medium complexity Commercial insurance package policies within Canada. These packages include Automobile (both individually rated and fleet), as well as Property, Liability, Cime and other important coverages.

CSIO members also approved the migration from a DTD

technical structure to a schema format. This upgrade will enable control over the XML messages being transmitted and received through tighter validation processes. (See *CSIO Unveils XML Schema*.)

The new XML Standards release 4.0.0 will permit CSIO members to fully implement Commercial and Personal Lines including package policies, Claims Notice of Loss and Accounting (Billing Inquiry) messages. Without member input and the dedicated development efforts of our participants, the CSIO XML release 4.0.0 would not have achieved this level of success. Thank you to all members!

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Spreading the Word on CSIO Commercial Standards

CSIO recently organized a series of one-on-one visits with several insurance companies. The objectives were to raise awareness of XML Standards, provide information regarding the content of the Standards and ensure the Standards fulfill the business requirements of Commercial Lines. We want to better serve those members who have Commercial XML implementation plans.

The response was positive and the participants unanimously

agreed the latest XML Standards were complete for small to medium complexity risks. During these meetings, CSIO also received feedback on the practical usage of the new Commercial Insurance Application which has led to the development of a condensed version of the application form. This new form is suitable for gathering core policy, risk and coverage information for small enterprise Commercial Packages. In addition, a supplement-

tal form has been created to capture occupancy specific components, as well as additional protection and underwriting exposure information required for quick binding.

The CSIO Commercial Forms Workgroup has been meeting to develop new forms and will continue to further refine these forms.

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Spreading the Word on Commercial Standards - continued

The group has also completed work on revisions to the Commercial Vehicle Supplement and development of a new Commercial Fleet Insurance Quote Form.

CSIO develops standardized forms and data standards that

deliver maximum value to our members in the broker distribution channel. We also offer an XML education initiative through various training courses and XML Standards Implementation Workshops. In the coming months, CSIO will conduct

additional meetings to assist in XML Standards implementation. The Events and Course calendar is available on our website at <http://www.csio.com/en/calendar/events.html>

CSIO Unveils XML Schema

The 4.0.0 XML Schema is the first release of its kind from CSIO.

An XML schema offers a way to code business rules that are then applied to XML messages. A schema rule can specify, for instance, that a <Date> must contain a Year, a Month, and a Day, and that the month must be an integer between 1 and 12. The XML message can then be *validated* against the schema. The process of validation ensures that the contents of an XML message conform to schema rules and also that the XML message itself is structured correctly.

XML schemas have only existed for a few years, but users are quickly adopting them. CSIO's Release 4.0.0 schema builds on the ACORD 1.7.0 schema, and offers additional customization for Canadian requirements.

XML stands for eXtensible Markup Language. It is not a programming language, but rather a way to structure and describe data. XML is readable and self-descriptive. For instance, when a date is written as "06/07/08", it is unclear which number refers to the month, the day or the year. XML can be used to clarify this by specifying the date as:

```
<Date>
  <Year>06</Year>
  <Month>07</Month>
  <Day>08</Day>
</Date>
```

XML uses *tags* to define data. A tag is an identifier that appears in angle brackets, such as <Day>. XML tags are user-specified, so tags can be truly descriptive of the data. A tag plus the data it contains is called an *element*. Elements can contain other elements, as in the example above, in which <Year>, <Month>, and <Day> are all elements contained within

the <Date> element. XML structures data as a hierarchy, just like an organization chart. This method of organization enables the building of complex information structures.

Schemas can act as contracts between businesses. Since the schema specifies the business rules, an XML message will conform to requirements and the message will be clearly understood. In the date example above, ambiguities and misinterpretations are avoided because each piece of data is explicitly described according to rules in the schema.

More companies and organizations around the world are turning to XML as a clear and effective standard of data communication. The use of CSIO XML Standards that are supported by schemas promises opportunities for better communication throughout the insurance industry.

Schemas ensure XML messages conform to business rules.

CSIO facilitated a meeting February 2nd for those members interested in the Web Services world. Guest presenter, Serge Cayron, Technical Architect at ACORD, introduced members to the global and local work done on standards in this area. He discussed the basics regarding understanding Web Services messaging, security and transaction framework.

Through the meeting, CSIO members and participants could state the following recommendations regarding XML message transport and connectivity between trading partners:

- 1.HTTP by virtue of its universally recognized standard at the transport layer would also be the recommended transport protocol for CSIO membership.
 - 2.SOAP1.1 would be used as the XML based protocol for exchanging structured data on the web.
 - 3.Servers would need to implement one operation and single real-time transactions would be supported by all. Use of batch transactions would be considered at subsequent meetings.
 - 4.Message flows from the business layer would be both synchronous and asynchronous, dependent on the transaction.
 - 5.Asynchronous server configuration would remain in the hands of most insurers, with broker systems noting that they were not as yet ready to handle the extra load of “web server.”
 - 6.Bundling attachments with XML messages would be preferred although some issues exist (e.g. size, security).
 - 7.Adoption of HTTPS with SSL3 or TLS (recommended).
- Further scheduled meetings will lead to an even tighter clarification of these and other XML Standards implementation issues.

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The Value of Improved Forms

The EDI Assessment Project in 2005 identified several areas that needed tweaking in the implementation of the CSIO Standards. A primary concern common to all broker management system vendors and insurers was CSIO Standard Forms. These forms are principally used by brokers to collect risk underwriting and coverage information. Some CSIO broker management system vendor members develop their screen fields based on the EDI Standards, while others only support data needed to complete a form. The assessment project confirmed a direct link between inadequate form layout and broker management system vendor EDI data issues. If the form was missing a data field, the broker management system vendor rarely supported the field, even though it was a data element in the Standards.

During 2006, the CSIO Forms

Workgroup, made up of interested volunteers from brokers, underwriters and broker management system vendors worked on revising five of the CSIO forms and creating four new forms, as listed below:

Revised Forms:

- [Auto Loss Notice](#)
- [Habitational Insurance Application](#)
- [Payment Authorization Form](#)
- [Personal Lines Umbrella Insurance Application](#)
- [Property Loss Notice](#)

New Forms:

- [Automobile Policy Change Request](#)
- [Habitational Policy Change Request](#)
- [Payment Authorization Form H1](#)
- [Insurance Binder](#)

Final approval of the new forms took place during the June National Standards Workgroup. Soon after approval, CSIO will make them available on our website as fillable forms. The target date for broker management system vendor members to implement non-legislative forms is six months.

The new forms offer members improved data design layouts and formats that match the CSIO EDI Standards. It is important that the new structure is in line with our

requirements for machineable documents. For example, this could be as simple as pages not required, can be suppressed from printing; or groups of data can be expanded and re-printed as needed. With these changes we expect EDI trading partners to experience improvements in data capture and data quality, along with the enhancements to risk underwriting as a result.

In Quebec, along with the national forms under review, we are also looking forward to reviewing the Quebec Automobile Insurance Application – F.P.Q. N° 1. All updated forms, both English and French versions have been submitted to membership for approval vote and will be posted on our website.

EDI Standards Update

In early March, CSIO announced the publication of the 2006 EDI Standards Directory and the 2006 EDI Implementation Guide. The current EDI Standards have been distributed to

members and are available at <http://www.csio.com/>. Interim Standards releases can also be obtained from our website.

Other CSIO Standards Updates

During 2006, CSIO will also be working on numerous member supported Standards initiatives, such as:

- French translation of the CSIO XML Standards code values for the benefit of new XML implementers
- Updating the CSIO Standards Terminology database by incorporating vocabulary contained in our library of standard forms

EDI Assessment Project Update

CSIO continues to meet with its members in order to identify resolutions to reported EDI issues. During a recent face-to-face meeting involving a company, broker, broker management system vendor and CSIO, a live interactive EDI process was performed end-to-end. As a result, it was all agreed that the review process using this method was extremely effective.

We are pleased to provide you with a status report of the 211 issues logged during the EDI Assessment Project:

- 73 Confirmed Fixed
- 31 Resolved with a new Implementation Guideline
- 21 Resolved with a Standards Maintenance Request
- 78 Work in Progress
- 8 Other

We continue to work with all of our trading partners to find acceptable resolution to each issue.

Our next EPOF (Open) and EPVF (broker management system vendor specific) forum meetings will be on October 25.

PDR's or Problem Determination Reports can be submitted from the CSIO website.

EDI Assessment Project – Expanding Benefits to Quebec

In June, the Quebec steering committee - the Bureau de direction - held a special preliminary project meeting in Montreal, bringing together Quebec-based EDI representatives from insurance companies, broker manage-

ment system vendors and the brokers association (RCCAQ) to evaluate extending this project to Quebec. A consensus was reached and a project plan defining roles, responsibilities and timelines was set.

CSIO continues to meet with its members in order to identify resolutions to reported EDI issues.

Mastercom CSIO-certified for Single Sign-on

CSIO is pleased to announce the first member to have successfully implemented the CSIO Single Sign-on Standard. In May, Mastercom's Automatic Web Login product was audited by CSIO and found to be in compliance with the CSIO Single Sign-on Standard.

A number of prominent CSIO insurer and broker management system vendor security experts dedicated many hours to develop an industry wide Single Sign-on Standard. This was successfully

accomplished in 2005 with the full support of the CSIO membership. We can all be proud to have delivered a set of common requirements needed for a sign-on solution offered to the broker distribution channel.

Our members are eagerly awaiting more solution providers to fully support the CSIO Single Sign-on. This compliance in the Standard means insurer system access would now adhere to agreed upon security requirements. During the balance of

2006, CSIO will be contacting each member to offer a confidential compliance review and/or provide consulting on the how to implement the CSIO Single Sign-on Standard.

Operation "Train CSIO Standards"

CSIO held its first full week of Standards Training May 29 to June 2. With the imminent implementation of new XML Standards, and the EDI Assessment Project, CSIO has experienced renewed interest in training. If you did not attend the spring training workshops, don't miss the opportunity of registering for the fall seminar/workshop event. At the request of our members, CSIO is evaluating the possibility of offering the EDI seminars and workshops, as well as the new XML Standards courses in French.

The following is a synopsis of our Workshops:

Day 1:

A class for "Demystifying EDI" generally meant for brokers, saw 28 attendees represented by one broker, one broker management

system vendor and 26 VERY keen insurance company representatives. There were several open discussions about the EDI process and all our participants felt that they had a better understanding of trading partner issues.

Day 2 & 3:

This comprehensive two-day "EDI Implementation Workshop" had 16 attendees evenly spread between broker management system vendors to insurers. The practical exercises really drive home the EDI process!

Day 4 & Day 5:

Here, 36 registrants learned about the latest in the "CSIO XML Standards" with emphasis on the newest CSIO Standards release 4.0.0. Day 4 involved training in the XML Per-

sonal Lines while Day 5 concentrated on the Commercial Lines perspective.

Our next scheduled training week will be November 12 – 17, 2006. Additional details can be found on the CSIO website events page at <http://www.csio.com/en/calendar/events.html> CSIO has had several requests, both currently and in the past, to take Standards training sessions on the road and we are considering all member requests in our plans for the fall of 2006. Please contact us if you would like us to conduct a training session at your office.

...CSIO has
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RIBO Offers Credit for Workgroup Attendance

*CSIO is all
about
volunteers
participating.*

CSIO is all about volunteers participating. The industry standards process has been designed so that with your help CSIO can deliver benefits for the entire broker distribution channel. To stimulate broker participation CSIO has asked RIBO to offer training credits to those brokers who attend the various workgroups, workshops, training courses and other meetings that CSIO runs. To date the response has been good with a number of brokers taking advantage of RIBO's authorization of up to 5½ hours of technical credit per session

(dependent on agenda and time allotment) to each Ontario broker participant. Come out and help CSIO build and maintain standardized forms, EDI and XML Standards; the end result benefits everyone!

CSIONet News

CSIONet is committed to offering exceptional service to our supporting community members. We can assist in issues with VPN migrations, CSIONet password management, and connectivity issues. We also act as a liaison between parties hosting and using CSIONet services.

The CSIONet Help Desk staff is eager to help in any way possible. If you wish to contact the CSIONet Help Desk, you can email helpdesk@csio.com, or phone (416) 360-1773 or 1-800-463-2746. Watch for your choice of languages and then select the CSIONet Help Desk.

Over the next year we will be focusing on some exciting initiatives that will strengthen our services to CSIONet members:

- Updating our CSIONet members database to ensure we have correct contact information.
- Updating our CSIONet email distribution lists to improve our communications with our members.
- Moving forward with a new network solution that meets all the critical requirements defined by you, our members. This will deliver a more advanced technology creating

new opportunities for everyone.

- Creating a new CSIONet Help Desk website to better serve our members.
- Launching an initiative to move the remaining 653 brokers connected via Dial up to VPN where possible. (If that's you, we will be calling!)

We look forward to another year working to serve our members.

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Visit the CSIO
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Leverage your company's technological solutions using Standards! Register now for the upcoming CSIO training Workshops at <http://www.csio.com/en/calendar/eventscourses.html>

CSIO needs you to share your knowledge and expertise at important industry Standards meetings; visit our calendar of events at <http://www.csio.com/en/calendar/events.html>

Les Normes, une valeur ajoutée pour les solutions technologiques de votre entreprise! Inscrivez-vous dès maintenant aux prochains ateliers de formation sur les normes du CEPA à <http://www.csio.com/fr/calendar/eventscourses.html>

Le CEPA souhaite partager vos connaissances et votre expertise lors de ses différents ateliers sur les Normes, veuillez consulter notre calendrier des événements à <http://www.csio.com/fr/calendar/events.html>